

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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**IN RE: Ryan Kathleen Hardie aka Ryan  
K. Hardie aka Ryan Hardie**

**Debtor(s)**

**Nationstar Mortgage LLC d/b/a Mr.  
Cooper**

**Movant**

**vs.**

**Ryan Kathleen Hardie aka Ryan K.  
Hardie aka Ryan Hardie**

**Debtor(s)**

**TERRY P. DERSHAW**

**Trustee**

**BK NO. 20-12399 MDC**

**Chapter 7**

**NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER'S NOTICE OF  
DEBTOR'S REQUEST FOR FORBEARANCE DUE TO THE COVID-19  
PANDEMIC**

Now comes Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ("Creditor"), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 5/1/2020 through 10/1/2020. Creditor holds a secured interest in real property commonly known as 1195 Archer Lane Lansdale, PA 19446-5629. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 11/1/2020 and will be required to cure the delinquency created by the forbearance period (hereinafter “forbearance arrears”). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully Submitted,

/s/Rebecca A. Solarz Esquire  
Rebecca A. Solarz Esquire  
*Attorney for Creditor*

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**CERTIFICATE OF SERVICE**

I, Rebecca A. Solarz of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on June 4, 2020, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)

Ryan Kathleen Hardie aka Ryan K. Hardie aka  
Ryan Hardie  
1195 Archer Lane  
Lansdale, PA 19446-5629

Attorney for Debtor(s)

Mark M. Medvesky, Wells, Hoffman, Holloway &  
Medvesky LLP  
601 E. Broad Street, Suite 110  
Souderton, PA 18964

Trustee

TERRY P. DERSHAW  
P.O. Box 556  
Warminster, PA 18974-0632

Method of Service: electronic means or first class mail

Dated: June 4, 2020

/s/Rebecca A. Solarz Esquire

Rebecca A. Solarz Esquire  
Attorney I.D. 315936  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-825-6327  
rsolarz@kmlawgroup.com